



Dental Benefits Guide

A guide to understanding and maximizing
your Delta Dental benefits

Participating Dentists

Delta Dental offers the largest statewide and national networks of any dental benefits carrier. Choosing a Delta Dental participating dentist provides the following benefits:

- Payments to participating dentists are based on Delta Dental's maximum plan allowance. You will not be responsible for charges that exceed the maximum plan allowance, but you will need to pay any applicable deductible and co-insurance.
- All Delta Dental dentists file claims directly and cannot balance bill you if their charges exceed the maximum plan allowance.
- Delta Dental reimburses the participating dentist. You are not required to pay the entire bill in advance then wait for reimbursement.

Locate a Dentist

Use our online dentist directory at deltadentalks.com to find a dentist who practices near your home or work. You can search for a dentist by:

- City
- ZIP code
- Distance from a location
- Dentist or practice name
- Dentist specialty and more!

Subscriber Connection

To access basic information about your dental benefits plan, login to the **Subscriber Connection** at deltadentalks.com. Register a username and password to gain access to our secure portal.

Claims & EOBs

Find out the status of a claim including payment date and amount paid.

Benefits & Eligibility

The benefits summary includes a list of eligible dependents, you and your family's annual maximum, and shows how dental services are covered, including your portion of payment (co-insurance) and deductible, if applicable.

Network Savings

Delta Dental PPOSM + Delta Dental Premier[®]

Delta Dental PPO Dentists
50% of Kansas dentists

Delta Dental Premier Dentists
90% of Kansas dentists

Out-of-
Network
Dentists

Delta Dental offers two networks – Delta Dental PPO and Delta Dental Premier. More than 90% of Kansas dentists participate with Delta Dental Premier and over half also accept Delta Dental PPO.

If you receive services from a Delta Dental participating provider, your plan may pay more. Check your benefit information or the Subscriber Connection for your plan specifics.

The directory will generate a list of dental offices that match your search and will also provide maps and travel directions to the selected office.

You do not need a referral to receive care from a specialist. However, we strongly encourage you to utilize a participating dentist to maximize your benefit coverage.

The screenshot shows the 'Find a Network Dentist' page on the Delta Dental website. It includes a navigation bar with links like Home, Patients, Dentists, Employers, Producers, Shop for Insurance, and Oral Health. The main section is titled 'Find a Network Dentist in Your Area' and contains a form with fields for 'Your Location' (Address, City, State, ZIP Code) and 'Your Dental Plan' (Delta Dental Premier, Delta Dental PPO, DeltaCare USA, Delta Dental Patient Direct). There are also links for 'Network Selection' and 'Additional Search Criteria'. A 'Search for a Dentist' button is at the bottom.

Features:

- Print an ID card
- Print or save your benefit information (covered services, co-insurance %, etc.)
- Sign up to receive your explanation of benefits (EOB) by email. An EOB shows how your dental claim paid.
- Plan for dental expenses with the flexible spending account (FSA) estimator
- Discounts: Get members-only savings on Sonicare toothbrushes and Xlear products (e.g., natural sugar-free gum, mints, etc.)

The screenshot shows the 'Subscriber Login' page of the Delta Dental Subscriber Connection portal. It features a navigation bar with links like Home, About Us, Brokers, Dentists, Employers, Subscribers, Individual Options, and DOKS Foundation. The main content area has a 'Subscriber Login' section with a user profile for 'JOHN DOE' (Subscriber ID: 000000000000, Group: DELTA DENTAL OF KANSAS). There are buttons for 'ID Cards', 'Claims & EOBs', 'Benefit Booklet', and 'FSA Estimator'. A 'Welcome' message is also present.

Insurance Terminology

Benefit Periods

Most dental benefits are calculated within a benefit period, typically a 12-month period. A benefit period is not always based on a calendar year (January - December). Some may be based on a contract year. Find your benefit period within your company summary plan description or visit our **Subscriber Connection** to view your benefit information online.

Predetermination of Benefits

If you need extensive dental services, more than cleanings, exams and fillings, you may ask your dentist to submit a request for an estimate, known as a 'predetermination of benefits.' This way you know in advance exactly what procedures are covered, the amount your dental plan will pay toward treatment and your financial responsibility. Predeterminations are valid for 90 days.

Annual Maximum

The annual maximum is the dollar amount that your dental plan will pay toward the cost of dental care within a benefit period for each covered individual.

Deductibles and co-insurance

Most dental plans have a specified deductible. If you have a deductible, you will be responsible for paying a portion of your dental bill before your dental plan pays for those services. After a deductible is satisfied, you will still be responsible for the co-insurance – the amount of the dental treatment that is your responsibility. This amount varies depending on services received and your dental plan.

Contact Delta Dental of Kansas

Mailing Address

Delta Dental of Kansas
P.O. Box 789769
Wichita, KS 67278-9769

Phone Numbers

Customer Service
(800) 234-3375
(316) 264-4511

Website & Email

deltadentalks.com
moreinfo@deltadentalks.com

Visit **MonthlyToothTalk.com** to get oral health tips each month, including articles and recipes

— AND —



Follow us on Twitter
@DeltaDentalofKS